

HONORING CHELSEA TATLOW

HON. BLAINE LUETKEMEYER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, April 16, 2012

Mr. LUETKEMEYER. Mr. Speaker, I rise today to ask my colleagues to join me in congratulating Rock Bridge High School Lady Bruins Swimming and Diving team member Chelsea Tatlow on her state victory in the 100-yard backstroke.

Ms. Tatlow played an integral part in the school's success at the state championship. Winning this event in her sophomore year is indeed a considerable feat, and I am sure that we will continue to see her name in swimming headlines. Ms. Tatlow and her coaches should be commended for all their hard work throughout the regular season and in the state championship.

I ask that you join me in recognizing Rock Bridge High School Lady Bruins' Chelsea Tatlow for a job well done.

**IN SUPPORT OF NATIONAL
AUTISM AWARENESS MONTH**
HON. LAURA RICHARDSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 16, 2012

Ms. RICHARDSON. Mr. Speaker, as a member of the Coalition for Autism Research and Education, I rise today to recognize April as National Autism Awareness Month. Autism is the fastest growing developmental disability in America, with 1 to 1.5 million Americans living with it each day. Every April since the 1970s we celebrate National Autism Awareness Month, which provides an opportunity to educate the public on autism and the issues affecting those people afflicted with the disorder.

This disorder is universal, affecting children from all ethnic, racial and socioeconomic backgrounds. The latest statistics from the Centers for Disease Control and Prevention state that 1 in 88 children born in the United States will develop autism.

Mr. Speaker, this increase is a clear call that more needs to be done in terms of research and education. Congress must call for more resources to be given to early screening and diagnosis programs. This can lead to improved educational and social outcomes and increases the chances of employment and independent living for those suffering from autism.

My own State of California has seen a huge increase in autism diagnoses. In 1990, 6 out of every 10,000 children born in the State were diagnosed with the disease by the age of five. Only 11 years later that number had risen to 42.5 in every 10,000 children. Since then the numbers have only risen.

Children diagnosed with this disorder will struggle with significant social, behavioral and communication challenges. For example, an activity as simple as going to the movies is impossible for many families with autistic children. However, autism is treatable. There is no permanent cure for the disorder, but studies show that early detection and intervention can lead to significantly improved outcomes.

Mr. Speaker, the occurrence of autism is on the rise in our nation. This is why it is more important than ever that we continue to fund programs like the National Database for Autism Research, whose overall goal is accelerating scientific discovery in autism spectrum disorder through data and research sharing among ASD investigators.

That is why it was so important that Congress passed H.R. 2005, the Combating Autism Reauthorization Act of 2011. I am proud to have been an original co-sponsor of this legislation, which authorizes more than \$200 million in continued funding for the Centers for Disease Control's surveillance and epidemiological research programs for autism and other developmental disabilities and for the National Institutes of Health's respect to research program on autism spectrum disorders and possible environmental causes of autism. The bill also authorizes a robust autism education, early detection, and intervention program at the Health Resources and Services Administration, HRSA.

Mr. Speaker, nowhere is autism's impact felt more than in underserved communities, where diagnosis is delayed on average two years. Given that early identification and intervention are paramount to the developing brain of children with autism, this two-year delay is especially devastating, as it denies thousands of vulnerable children the benefits of early diagnosis and intervention. This can mean the difference between a child who may someday live independently, and a child destined for a life of institutionalized care.

The alarming delay in diagnosis becomes even more detrimental when compounded by issues of poverty, such as a lack of housing, employment, and transportation. This is the reality faced by families in underserved communities who are affected by autism and other developmental disabilities.

That is why I also want to recognize, commend, and encourage organizations like the Special Needs Network, Inc., which serve the greater Los Angeles community for the great work and service they provide to families and individuals affected by the autism in underserved communities.

This month, let us recommit ourselves to raising awareness about autism. We have a responsibility to continue to broaden our efforts to research this disorder, and increase awareness about the importance of early detection.

Mr. Speaker, I ask my colleagues to join me in recognition of National Autism Awareness Month, and ask all Americans to take time this month to find out what you can do to help the growing population of those afflicted with, or affected by, autism.

**BANKRUPTCY EQUITY FOR
HOMEOWNERS ACT**
HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Monday, April 16, 2012

Mr. BLUMENAUER. Mr. Speaker, on February 16, 2012, I spoke on the House floor about the intrinsic unfairness of certain bankruptcy laws. In my statement, I inappropriately characterized the actions of the Mortgage Bankers Association. The following is my amended statement:

This week, we watched the settlement unfold between the Department of Justice, the State attorneys general, and the major banks. Twenty-six billion dollars sounds like a lot of money, but given that almost one in four homeowners owe more on their mortgages than the values of their homes—overall losing some \$700 billion in value. This is a step in the right direction that will help some people but is not really a major correction. There are still far too few real pressures to get the market right.

There is a simple answer that won't cost the taxpayers a dime and which will stabilize the housing depression within a year. It would help reestablish home values and encourage banks to work with their customers whose mortgages are "under water".

The recent decision of American Airlines to pursue bankruptcy is illustrative. This corporate giant could actually pay its bills. It had some \$4 billion in cash and was still taking in revenue, but it made a strategic judgment to use the bankruptcy laws to reposition itself to win market rate loan terms, to modify its union contracts and the pension obligations to its employees because, under the law, a bankruptcy judge can adjust these business relationships to reflect current market conditions—for a business, that is. Curiously, homeowners are treated differently.

A business speculator could buy 10 units in a condominium in south Florida when the housing bubble bursts and could get bankruptcy relief on all 10 units—but not Sally Six-Pack, who bought an identical unit to live in.

What is it about homeowners that make them less worthy of relief of the fresh start of bankruptcy than the speculator or American Airlines? The answer is right here on the floor of the House of Representatives.

Congress has decided to look out for business, not the homeowner. The daisy chain of profit we saw collapsing under the weight of colossal greed and bad judgment was protected at the expense of the homeowner, who was trapped, with limited options to renegotiate, with no leverage, who simply faced foreclosure, a short sale, or what is described as jingle mail: send the keys back and walk away.

It's interesting that homeowners have been urged that it's their moral duty, their obligation to pay, even as the Mortgage Bankers Association, itself, reneged on the mortgage on its headquarters and cut a side deal with its financial partners to get out of its underwater mortgage. Not long before this happened, John Courson, the President and Chief Executive Officer of the Mortgage Bankers Association, was quoted in the press as asking defaulting homeowners, "What about the message they will send to their family and their kids and their friends?" What message did the Mortgage Bankers Association send? The answer is clearly that they have one set of rules, while American families have another. This blatant hypocrisy enrages ordinary families and runs counter to democratic values of fairness and equal opportunity. Homeowners are expected to do the right thing, even if we're seeing a cavalcade of financial misdeeds, shortcuts, and, in some cases, outright fraud.

I've been unable to find any good reason that homeowners should be discriminated against in bankruptcy. If it's good enough for business, it should be good enough for the homeowners.